



**SAVE SMART
LIVE SMART**

Make 2010 the Year to Save

2010 NEW YEAR'S CASH RESOLUTIONS

- Create a budget, and stick to it.
- Pay yourself first. Set aside something from every paycheck, even if it's only \$5. Small amounts add up over time, and you'll build a habit of saving.
- Live within your means.
- Open both a checking and a savings account if you don't already have one of each. BankOnIndy.org is a great place to start.
- Take advantage of free tax prep at participating community centers in Indianapolis.
- Use layaway plans offered by retailers rather than credit cards.
- Investigate before you invest. Call 1-800-223-8791 or use the searchable databases on IndianaInvestmentWatch.com.
- If you have a college education to plan for, open a College Choice 529 Direct Savings Plan. Visit www.collegechoiceplan.com.
- Save on energy costs and improve the environment by taking steps like turning off lights when you leave the room and switching to CFL bulbs.
- Clip coupons.